

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

TODD R NEWCOME

Debtor(s)

Case No. 16-10776TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/12/2016.
- 2) The plan was confirmed on 10/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/26/2017, 08/07/2019, 03/18/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2019.
- 5) The case was completed on 11/04/2021.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$134,655.00.
- 10) Amount of unsecured claims discharged without payment: \$51,707.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$130,603.29  
Less amount refunded to debtor \$1,304.31

**NET RECEIPTS: \$129,298.98**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$17,137.75  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,024.54  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$23,162.29**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Secured	48,343.15	47,125.66	0.00	46,997.47	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	0.00	1,578.92	1,578.92	1,578.92	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	3,400.76	3,453.56	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,157.11	2,097.74	2,097.74	558.30	0.00
CAPITAL ONE NA**	Unsecured	2,822.38	2,528.70	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	466.11	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	1,858.34	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	6,720.00	297.76	297.76	79.25	0.00
CITIBANK NA(*)++	Unsecured	117.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	349.91	NA	NA	0.00	0.00
CRW HOME CNTR INC	Unsecured	1,425.60	NA	NA	0.00	0.00
DANIEL AND KELLY REITZ	Secured	0.00	0.00	14,267.03	14,267.03	0.00
DANIEL AND KELLY REITZ	Secured	120,000.00	133,612.00	18,132.48	18,132.48	4,857.74
DELL FINANCIAL SERVICES LLC	Unsecured	NA	3,065.44	3,065.44	815.86	0.00
DFS ACCEPTANCE	Unsecured	2,879.14	NA	NA	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
HYUNDAI CAPITAL AMERICA D/B/A	Secured	18,465.50	18,177.99	1,270.72	1,270.72	536.77
INDIANA REGIONAL MEDICAL CNTR	Unsecured	160.97	160.97	160.97	42.84	0.00
JEFFERSON COUNTY TAX CLAIM BU	Secured	NA	3,085.39	0.00	0.00	0.00
JEFFERSON COUNTY TAX CLAIM BU	Secured	3,107.28	3,339.40	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,138.34	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	NA	83,739.45	0.00	0.00	0.00
NORTHWEST BANK ASSGNEE NORT	Unsecured	5,866.38	4,550.80	4,550.80	1,211.19	0.00
PA SCDU*	Priority	200.74	NA	NA	0.00	0.00
PENN HIGHLANDS DUBOIS++	Unsecured	296.39	NA	NA	0.00	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Unsecured	3,949.02	4,100.67	4,100.67	1,091.38	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Priority	NA	NA	991.00	991.00	0.00
PLAIN GREEN LOANS LLC*	Unsecured	1,053.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	3,677.36	4,028.50	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	4,785.94	4,785.94	1,273.77	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	18,257.35	11,072.64	11,072.64	2,946.95	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PUNXSUTAWNEY AREA HOSPITAL	Unsecured	94.60	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	4,075.54	3,554.26	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	764.55	1,163.82	1,163.82	309.75	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	952.91	1,152.23	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	113.72	113.72	30.27	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	1,302.83	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	128.29	0.00	0.00	0.00
S & T BANK(*)	Unsecured	1,336.15	NA	NA	0.00	0.00
SPRINGLEAF(*)	Unsecured	5,927.05	NA	NA	0.00	0.00
STERLING JEWELERS D/B/A KAY JEV	Secured	8,156.51	8,358.03	0.00	0.00	0.00
STERLING JEWELERS INC D/B/A KAY	Secured	235.33	415.77	0.00	0.00	0.00
SUSAN MITCHELL	Secured	1,487.68	0.00	0.00	0.00	0.00
SUSAN MITCHELL	Secured	1,213.94	0.00	0.00	0.00	0.00
SYNCHRONY BANK++	Unsecured	571.12	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	2,376.65	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	8,092.15	NA	NA	0.00	0.00
TW PHILLIPS GAS & OIL**	Priority	NA	NA	9,145.00	9,145.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$32,399.51	\$32,399.51	\$4,857.74
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,849.64	\$49,847.11	\$536.77
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$35,249.15</b>	<b>\$82,246.62</b>	<b>\$5,394.51</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,136.00	\$10,136.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$10,136.00</b>	<b>\$10,136.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,409.50</b>	<b>\$8,359.56</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$23,162.29</u>
Disbursements to Creditors	<u>\$106,136.69</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$129,298.98</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.